

Information to identify the case:

Debtor 1:	<u>Ninos M Abraham</u>	Social Security number or ITIN: xxx-xx-1695
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>Gozafin Y Abraham</u>	Social Security number or ITIN: xxx-xx-1832
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 11/13/23
Case number:	23-15259	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ninos M Abraham	Gozafin Y Abraham
2. All other names used in the last 8 years		
3. Address	2729 Norma Ct Glenview, IL 60025	2729 Norma Ct Glenview, IL 60025
4. Debtor's attorney Name and address	Daniel J Winter Law Offices Of Daniel J Winter 3330 Old Glenview Road Suite 16 Wilmette, IL 60091	Contact phone 312-427-1613 Email: djw@dwinterlaw.com
5. Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/14/23

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

December 14, 2023 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join), Enter Meeting ID 647 557 0506, and Passcode 7038866130, OR call 1-872-201-1128

For additional meeting information, go to www.justice.gov/ust/moc.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 2/12/24**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 1/22/24

Deadline for governmental units to file a proof of claim:

Filing deadline: 5/13/24**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **1/8/24 at 10:30 AM**, Location: **Courtroom 680, 219 S. Dearborn St, Chicago, IL 60604** or **Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 273 2896 and passcode 778135.**

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

United States Bankruptcy Court
Northern District of Illinois

In re:
Ninos M Abraham
Gozafin Y Abraham
Debtors

Case No. 23-15259-JPC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Nov 14, 2023

User: admin
Form ID: 309I

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ninos M Abraham, Gozafin Y Abraham, 2729 Norma Ct, Glenview, IL 60025-4660
30500104	+ Birchwood Condo association, PO Box 368, Glenview, IL 60025-0368
30501785	+ Jessica Anzelmo, 2500 W Birchwood unit A, Chicago, IL 60645-1659
30500139	++ VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054 address filed with court.; Von Maur, Attn: Bankruptcy, 6565 North Brady St, Davenport, IA 52806

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: djw@dwinterlaw.com	Nov 14 2023 23:00:00	Daniel J Winter, Law Offices Of Daniel J Winter, 3330 Old Glenview Road, Suite 16, Wilmette, IL 60091
tr	+ Email/Text: bncnotice@chicagoch13.com	Nov 14 2023 23:01:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Nov 14 2023 23:02:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30500101	+ Email/Text: backoffice@affirm.com	Nov 14 2023 23:03:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
30500102	+ Email/PDF: bncnotices@becket-lee.com	Nov 14 2023 23:11:51	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
30500103	+ EDI: AQUAFINANCE.COM	Nov 15 2023 03:49:00	Bay Finance, Attn: Bankruptcy, Po Box 844, Wausau, WI 54402-0844
30500105	+ EDI: CAPITALONE.COM	Nov 15 2023 03:43:00	Capital One, Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
30500106	+ EDI: CAPITALONE.COM	Nov 15 2023 03:43:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30500107	+ EDI: CAPITALONE.COM	Nov 15 2023 03:43:00	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30500108	+ EDI: CITICORP.COM	Nov 15 2023 03:43:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30500109	+ EDI: CITICORP.COM	Nov 15 2023 03:43:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30500112	EDI: WFNNB.COM		

District/off: 0752-1
Date Rcvd: Nov 14, 2023

User: admin
Form ID: 309I

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Total Noticed: 38

		Nov 15 2023 03:43:00	Comenity Bank/Harlem Furniture, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
30500121	EDI: CITICORP.COM		
		Nov 15 2023 03:43:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
30500113	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Nov 14 2023 23:01:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
30500114	+ EDI: PHINAMERI.COM		
		Nov 15 2023 03:43:00	Gm Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
30500115	+ Email/Text: bk@gafco.net		
		Nov 14 2023 23:03:00	Great American Finance, Attn: Bankruptcy, 20 N Wacker Dr Suite 2275, Chicago, IL 60606-3096
30500117	^ MEBN		
		Nov 14 2023 23:03:26	Great American finance holdings LLc, 200 S Michigan Ave Ste 450, Chicago, IL 60604-2400
30500118	EDI: PHINHARRIS		
		Nov 15 2023 03:49:00	Harris & Harris Ltd, 111 W Jackson Blvd #400, Chicago, IL 60604-4135
30500119	+ Email/Text: PBNCNotifications@peritussservices.com		
		Nov 14 2023 23:01:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30500122	Email/Text: bk@mbb.net		
		Nov 14 2023 23:01:00	Medical Business Bureau, Attn: Bankruptcy, 1460 Renaissance Drive Suite 400, Park Ridge, IL 60068
30500123	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Nov 14 2023 23:01:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
30500124	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Nov 14 2023 23:23:52	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
30500125	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 14 2023 23:02:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
30500126	^ MEBN		
		Nov 14 2023 23:00:38	North Shore University Healthsystem, 23056 Network Place, Chicago, IL 60673-1230
30500127	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 14 2023 23:02:00	RightPath Servicing, PO Box 619094, Dallas, TX 75261-9094
30500128	+ EDI: RMSC.COM		
		Nov 15 2023 03:43:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30500129	+ EDI: RMSC.COM		
		Nov 15 2023 03:43:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30500130	+ EDI: RMSC.COM		
		Nov 15 2023 03:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30500131	+ EDI: RMSC.COM		
		Nov 15 2023 03:43:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30500132	+ EDI: RMSC.COM		
		Nov 15 2023 03:43:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30500133	+ EDI: RMSC.COM		
		Nov 15 2023 03:43:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30500134	+ EDI: RMSC.COM		
		Nov 15 2023 03:43:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30500135	+ EDI: WTRRN BANK.COM		
		Nov 15 2023 03:43:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
30500137	Email/Text: bknotice@upgrade.com		
		Nov 14 2023 23:01:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30500110	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30500111	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30500116	*+	Great American Finance, Attn: Bankruptcy, 20 N Wacker Dr Suite 2275, Chicago, IL 60606-3096
30500120	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30500136	*+	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
30500138	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
30500140	*P++	VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054, address filed with court:, Von Maur, Attn: Bankruptcy, 6565 North Brady St, Davenport, IA 52806

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Daniel J Winter	on behalf of Debtor 1 Ninos M Abraham djw@dwinterlaw.com djwlaw@gmail.com,r.m.engelmann@gmail.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 3